

Information to identify the case:

Debtor 1 Karl A. Fisher

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0163

Debtor 2 Jennifer A. Fisher

First Name Middle Name Last Name

EIN -----

(Spouse, if filing)

Social Security number or ITIN xxx-xx-8982

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

EIN -----

Case number: **14-10758-TPA**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karl A. Fisher

Jennifer A. Fisher

1/26/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karl A. Fisher
Jennifer A. Fisher
Debtors

Case No. 14-10758-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Jan 26, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Karl A. Fisher, Jennifer A. Fisher, 535 Liberty Street, Grove City, PA 16127-2208
cr	+ U.S. Bank Trust National Association, as Trustee o, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
13881706	+ Bank of New York Mellon, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
13881707	+ Brighton Radiology Associates, 3572 Brodhead Road Ste 201, Monaca, PA 15061-3141
13881710	+ Central Cardiovascular Assocs, 1350 Locust St., Ste. 100, Pittsburgh, PA 15219-4738
13881713	Direct Rewards (HSBC), P.O. Box 71105, Charlotte, NC 28272-1105
13903310	+ Grove City Borough, 123 W. Main St. #110, Grove City, PA 16127-1299
13881716	Grove City Medical Center, 631 North Broad Street Ext., Grove City, PA 16127-4603
15155763	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
13881718	Ocwen Loan Servicing, P.O. Box 785053, Orlando, FL 32878-5053
13881719	+ Ocwen Loan Servicing, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
14007637	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
13881720	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13881721	+ SKO Brenner American, P.O. Box 230, Farmingdale, NY 11735-0230
13881723	+ SRU Federal Credit Union, 235 Grove City Rd., Slippery Rock, PA 16057-8525
13903023	+ SRU Federal Credit Union, c/o S.R. Law, LLC, 631 Kelly Blvd., PO Box 67, Slippery Rock, PA 16057-0067
13881722	SRU Federal Credit Union, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
13979482	The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
13881724	+ Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818
15106665	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Jan 27 2021 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2021 02:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 27 2021 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2021 02:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
13881705	EDI: ARSN.COM		

District/off: 0315-1

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Total Noticed: 32

13941182	+ Email/Text: BKRMailOps@weltman.com	Jan 27 2021 05:43:00	ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
13881709	EDI: CAPITALONE.COM	Jan 27 2021 02:49:00	Atlantic Credit & Finance Special Finance Unit III, GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis, 436 Seventh Avenue, Ste 1400, Pittsburgh, PA 15219-1827
13881708	+ EDI: CAPITALONE.COM	Jan 27 2021 05:33:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
13881712	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 27 2021 05:33:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13881714	EDI: RMSC.COM	Jan 27 2021 02:49:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13881715	+ EDI: RMSC.COM	Jan 27 2021 05:33:00	GECRB/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
13881711	EDI: JPMORGANCHASE	Jan 27 2021 05:33:00	GECRB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
13924777	EDI: PRA.COM	Jan 27 2021 05:43:00	Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850
15276229	Email/Text: bknotices@snsccom	Jan 27 2021 02:50:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
			SN Servicing Corporation, 323 5th street, Eureka, CA 95501

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ocwen Loan Servicing, LLC as servicer for The Bank
cr		The Bank of New York Mellon etal
cr		The Bank of New York Mellon f/k/a The Bank of New
cr		U.S. Bank National Association, not in its individ
13885199	*	ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
13885200	*+	Bank of New York Mellon, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
13885201	*+	Brighton Radiology Associates, 3572 Brodhead Road Ste 201, Monaca, PA 15061-3141
13885203	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, P.O. Box 5155, Norcross, GA 30091
13885202	*+	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13885204	*+	Central Cardiovascular Assocs, 1350 Locust St., Ste. 100, Pittsburgh, PA 15219-4738
13885206	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13885207	*	Direct Rewards (HSBC), P.O. Box 71105, Charlotte, NC 28272-1105
13885208	*	GECRB/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
13885209	*+	GECRB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
13885210	*	Grove City Medical Center, 631 North Broad Street Ext., Grove City, PA 16127-4603
13885205	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850
13885211	*	Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589
13885212	*	Ocwen Loan Servicing, P.O. Box 785053, Orlando, FL 32878-5053
13885213	*+	Ocwen Loan Servicing, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
13885214	*	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13885215	*+	SKO Brenner American, P.O. Box 230, Farmingdale, NY 11735-0230
13885217	*+	SRU Federal Credit Union, 235 Grove City Rd., Slippery Rock, PA 16057-8525
13885216	*	SRU Federal Credit Union, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
13885218	*+	Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818
13881717	##	Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589

TOTAL: 4 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) bnicholas@kmllawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Jennifer A. Fisher Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Debtor Karl A. Fisher Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Elizabeth Lamont Wassall	on behalf of Creditor Ocwen Loan Servicing LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholder pabk@logs.com, ewassall@logs.com
Jerome B. Blank	on behalf of Creditor The Bank of New York Mellon et al pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) smncina@rascrane.com
Stuart P. Winneg	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Throu swinneg@udren.com, cblack@udren.com
Thomas Song	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) pawb@fedphe.com
Thomas Song	on behalf of Creditor The Bank of New York Mellon et al pawb@fedphe.com
Thomas Song	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Throu pawb@fedphe.com

TOTAL: 12